

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

08 SEP 2004

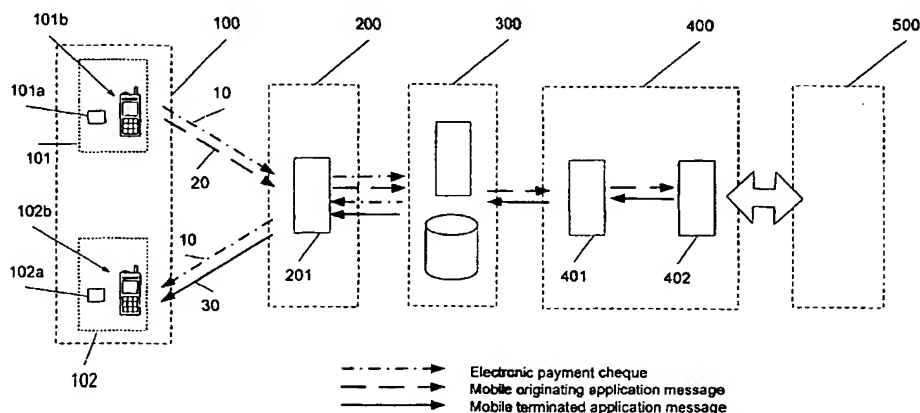
(43) International Publication Date
18 September 2003 (18.09.2003)

PCT

(10) International Publication Number
WO 03/077473 A1

- (51) International Patent Classification: **H04L 12/28, G07F 19/00**
- (21) International Application Number: **PCT/DK03/00163**
- (22) International Filing Date: **13 March 2003 (13.03.2003)**
- (25) Filing Language: **English**
- (26) Publication Language: **English**
- (30) Priority Data:
PA 2002 00387 13 March 2002 (13.03.2002) **DK**
- (71) Applicant (for all designated States except US): **BEAMTRUST A/S [DK/DK]; Borupvang 1A, DK-2750 Ballerup (DK).**
- (72) Inventors; and
(75) Inventors/Applicants (for US only): **ANDERSSON, Sten [SE/SE]; Bryggaregatan 12, S-227 36 Lund (SE). KAARLE, Peter [SE/SE]; Lackes gränd 7, S-244 95 Furulund (SE). KAPNOULA, Anna [SE/SE]; Västra Stationstorget 14, S-222 37 Lund (SE). ELGAARD, Robert [DK/DK]; Stenget 11, DK-2820 Gentofte (DK).**
- (74) Agent: **ZACCO DENMARK A/S; Hans Bekkevolds Allé 7, DK-2900 Hellerup (DK).**
- (81) Designated States (national): **AE, AG, AL, AM, AT (utility model), AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ (utility model), CZ, DE (utility model), DE, DK (utility model), DK, DM, DZ, EC, EE (utility model), EE, ES, FI (utility model), FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NI, NO, NZ, OM, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK (utility model), SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.**
- (84) Designated States (regional): **ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).**
- Published:**
— with international search report
- For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: A METHOD OF PROCESSING AN ELECTRONIC PAYMENT CHEQUE



(57) Abstract: The invention relates to processing an electronic payment cheque that relates to a transfer of an amount of money from an account of a first user in a first banking institute to an account of a second user in a second banking institute, which processing includes generating digital signatures by means of asymmetric encryption. The method comprises the following steps: • in a first SIM card, creating an electronic payment cheque and signing the electronic payment cheque with a first signature; • transmitting the signed electronic payment cheque to a second SIM card in a second mobile equipment of the second user; • in the second SIM card, additionally signing the electronic payment cheque with a second signature; • transmitting the thus signed electronic payment cheque to subsequently initiate a deposit of the amount of money in the electronic payment cheque into the account of the second user.

WO 03/077473 A1